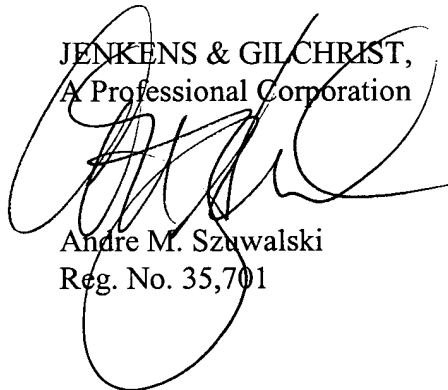## REMARKS

It is respectfully submitted that the amendments made to the claims herein are neither being presented nor made in response to the citation of any prior art known to the Applicant or the Applicant's attorneys. These claim amendments are made solely to more completely claim that to which the Applicant is entitled, and to meet statutory requirements for patentability. Applicant's invention should only be considered limited by the claims as they now exist and the equivalents thereof. It is not the Applicant's intent to narrow any claim element by the amendments made herein. It is submitted that no new matter has been added. A marked-up copy of all pending claims after the amendments made herein is attached to this Preliminary Amendment as Exhibit A.

In view of the foregoing, Applicant respectfully requests the thorough and complete examination of this application and earnestly solicits an early notice of allowance.

Respectfully submitted,

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Exhibit A
Marked-up Version of Claims

1.   (Amended) A mobile terminal for accessing services via at least two mutually heterogeneous

networks, the mobile terminal [including,] comprising:

at least two modems; and[, characterised by]

at least one policy enforcement point for enforcing policies defined in a policy definition

point, said at least one policy enforcement point [is located in the mobile terminal including]

comprising means for managing the mobile terminal's access to services via at least one of the at

least two modems in at least one of the at least two mutually heterogeneous networks.

12.   (Cancel) A policy repository according to claim 7.

13.   (Amended) A method for accessing services via at least two heterogeneous networks, using a ·

mobile terminal including at least two modems, and at least one policy enforcement point

enforcing policies defined in a policy definition point, said method comprising the steps of:

authenticating and authorising a subscriber in the policy enforcement point;

negotiating and requesting access to at [leat] least one of the heterogeneous

networks;

presenting credentials from the policy enforcement point to an access node in at

least one of the heterogeneous networks; and

connecting service and access in the policy enforcement point.

--14. (New)   A policy enforcement point for enforcing policies defined in a policy definition point, said policy enforcement point comprising:

a policy enforcement engine for controlling at least one task of the policy enforcement point; and

a policy repository for storing subscriber information.

15. (New)   The policy enforcement point according to claim 14, wherein said policy enforcement point is located within a mobile terminal.

16. (New)   The policy enforcement point according to claim 14, wherein said at least one task is at least one of authenticating a user to a mobile terminal, authorizing the user to utilize a service, and collecting accounting data.

17. (New)   The policy enforcement point according to claim 14, wherein said subscriber information is at least one of a subscriber relationship to access providers, a subscriber relationship to service providers, client obligations, client rights, shared secrets, and addresses to credential verifiers.--